

Q. Where can I obtain a home loan?

- A.** The first place to start is with the borrower's current bank. If the borrower has an established relationship with a bank (where the borrower maintain a checking, saving, and/or retirement accounts), they will be very happy to service the borrower's mortgage needs. If the borrower's bank requirements are too strict, or the borrower's credit score is not sufficient to qualify for a loan with them, then the borrower may want to seek the assistant of a mortgage broker. A mortgage broker shops with various conventional and unconventional lenders (some may be private lenders) to get the borrower the best loan terms and interest rates.